

**REMARKS**

Claims 1-81 are pending in the application. Claims 7, 8, 77, 79, 80, and 81 stand rejected under the second paragraph of 35 U.S.C. 112; and claims 1-81 stand rejected under 35 U.S.C. 103(a).

***Claim Amendments***

The foregoing amendment clarifies the expression of the invention. Support for the amendment is found throughout the specification and in the original and amended claims as detailed below. Accordingly, no new matter has been added. Independent method claim 1 is amended to include the limitations of claims 2-12, 17, 19, 21, 24-29, 32, 37-43, and 52-54, which are canceled, and independent system claim 75 is amended to include limitations similar to amended claim 1. In addition, the amendment of claims 1 and 75 focuses on the feature of the automatic hand-off of the customer by the bill payment application to a customer service representative for a non-automated verification of the customer's identification for security reasons, if the customer chooses the recurring bill payment option or the add or change payee for bill payment option. (Spec. p. 16, lines 7-11 and lines 16-24). Further, the foregoing amendment of claims 1 and 75 focuses on the aspect of receiving the customer's selection of an option to designate the payee from either a customer-specific payee list or a common payee list provided by the bill payment application. (Spec. p. 2, lines 24-27, and p. 19, line 29-31). The amendment of dependent claims 13-16, 18, 20, 22, 23, 30, 33-36, 44, 46, 51, 55, and 68 correspond generally to the amendment of claim 1, and the amendment of dependent claims 76-79 likewise correspond generally to the amendment of claim 75.

***Claim Rejections – 35 U.S.C. 112***

Claims 7, 8, 77, 79, 80, and 81 stand rejected under 35 U.S.C. 112, second paragraph, for omission of sufficient antecedent basis. The foregoing amendment cancels claims 7, 8, 80, and 81 and supplies the missing antecedent basis for claims 77 and 79.

***Claim Rejections – 35 U.S.C. 103***

Claims 1-81 stand rejected under 35 U.S.C. 103(a) over Transue et al in view of Lawlor et al. The rejection is respectfully traversed and reconsideration is requested. The references asserted do not teach or suggest the claimed invention. By way of background, according to an embodiment of applicant's claimed method and system of bill payment service, customer identification information is received and verified by the retail system application, and the customer is handed off with the customer identification to the bill payment application. In response to a prompt by the bill payment application, a customer selection is received for a touch tone mode or a voice mode of communication, and in response to further prompts, a customer selection of one of a number of bill payment options is received by the bill payment application. The bill payment options include, for example, a recurring bill payment option, an add or change payee for bill payment option, a single bill payment option, and a status, change or cancel bill payment option.

If the customer selection is received for either the recurring bill payment option or the add or change payee for bill payment option, the bill payment application automatically, non-optionally hands off the customer to a customer service representative at a telephone for a non-automated verification of the customer's identification as a security measure. In response to further prompts, the bill payment application receives a customer selection of an option to designate a payee from either a customer-specific payee identification list or a common payee list provided by the bill payment application. If the customer selection is received for the option to designate the payee from the customer-specific list, in response to additional prompts, the bill payment application receives a customer selection of an option to designate the payee either by entering a payee ID by the customer from the customer-specific payee identification list or selecting the payee from the customer-specific payee identification list spoken by the bill payment application.

In response to still further prompts, the bill payment application receives information regarding a payment amount and a payment date for the bill payment and automatically schedules the bill payment. Thereafter, the bill payment application prompts the customer for and receives confirmation of the payee, the payment amount,

and the payment date and renders the scheduled payment to the payee by check or electronic transfer of funds on the scheduled payment date.

These features, recited in independent claims 1 and 75, as well as additional features of the dependent claims, are believed to be clearly patentable over the applied prior art.

The above-noted aspects are not disclosed or suggested by the references asserted against the claims of record. Specifically, the asserted references fail to provide key features of the invention, and the claimed invention is patentably distinct from the cited references.

Transue et al discloses a voice recognition bill payment system that allows a user to establish and maintain a personalized list of billers and to select and confirm the billers by speaking and playing back the billers' names previously recorded by the user as part of a setup procedure. The user is able to dial up the bill payment system and arrange to pay a one-time or recurring bill, or review, change, or cancel payments, as well as modify and update the user's custom list of merchants. The Transue et al patent neither teaches nor suggests the automated bill payment system contemplated by applicant's claimed invention.

Lawlor et al discloses a central computer system processing multiple user payment instructions received from the user with an ATM card via a dedicated ATM-like terminal and communicated to the user's bank via an ATM network/switch. The user inputs information at the terminal, such as payee selection, amount and the user's bank account PIN number for bill paying scheduled in advance or periodically, and the central computer then debits the user's account and pays the payees. Neither does the Lawlor et al patent teach or suggest the automated bill payment system contemplated by applicant's claimed invention.

The claimed combinations are not taught or suggested by Transue et al or Lawlor et al either separately or in combination with one another. For example, both Transue et al and Lawlor utilize personalized customer-specific payee lists established by the user beforehand. (Transue et al, Col. 3, lines 15-40; Lawlor et al, Col. 43, lines 14-25). On the other hand, according to applicant's claimed invention, the user is given the option of designating the payee from either a customer-specific payee identification list or a common payee list provided by the bill payment application. For another example,

according to Transue et al, if the user elects an option to return to a main menu, e.g., by aborting the setup process, the user can also elect an option to speak to a customer service representative. (Transue et al, Figs. 1 and 4). However, according to applicant's claimed invention, as a security measure for the recurring bill payment or add or change payee options, the bill payment application automatically, non-optionally hands off the user to a customer service representative at a telephone for a non-automated verification of the user's identification. The above-noted aspects are not disclosed or suggested by Transue et al or Lawlor et al either separately or in combination.

**Version With Markings to Show Changes Made****Amendments in the Claims:**

In accordance with 37 CFR 1.121(c), the following versions of the claims as rewritten by the foregoing amendment show all the changes made relative to the previous versions of the claims.

1. (Amended) A method of bill payment service for a customer, comprising:  
receiving identification information for the customer by a retail system  
application in response to an automatic prompt of the customer by the retail system  
application;  
automatically verifying the identification information by the retail system  
application and handing off the customer and the identification information to a bill  
payment application;  
receiving a customer selection of one of a touch tone mode and a voice mode of  
communication in response to an automatic prompt by the bill payment application;  
receiving a customer selection of a bill payment option from a group of bill  
payment options consisting of a recurring bill payment option, an add or change payee  
for bill payment option, a single bill payment option, and a status, change or cancel bill  
payment option, in response to an automatic prompt by the bill payment application;  
automatically, non-optionally handing off the customer to a customer service  
representative by the bill payment application for a non-automated verification of the  
customer's identification by the customer service representative at a telephone as a  
security measure, if the customer selection is received for one of the recurring bill  
payment option and the add or change payee for bill payment option,  
receiving a customer selection of an option to designate a payee from one of a  
customer-specific payee identification list of the customer and a common payee list  
provided by the bill payment application, in response to an automatic prompt by the bill  
payment application;  
receiving a customer selection of an option to designate the payee by one of  
entering a payee ID by the customer from the customer-specific payee identification list

and selecting the payee from the customer-specific payee identification list spoken by the bill payment application, if the option to designate the payee from the customer-specific payee identification list is received;

receiving information about a payment amount for at least one bill payment for the customer by the bill payment application in response to an automatic prompt by the bill payment application;

receiving information about a payment date for the bill payment by the bill payment application in response to an automatic prompt by the bill payment application;

automatically scheduling the bill payment by the bill payment application for the customer according to the bill payment information;

receiving a confirmation of the payee, the payment amount, and the payment date for the scheduled bill payment by the bill payment application in response to an automatic prompt by the bill payment application; and

rendering the scheduled bill payment to [a] the payee by the bill payment application for the customer by one of a check and an electronic transfer of funds to the designated payee on the payment date indicated by the customer.

Claims 2-12 have been canceled without prejudice.

13. (Amended) The method of claim [12] 1, wherein receiving the selection for one of the touch tone and voice modes of [entering the bill payment information] communication further comprises receiving a selection for the voice mode of [entering the information] communication for the customer.

14. (Amended) The method of claim 13, wherein receiving the [bill payment information] selection for the voice mode of communication further comprises receiving [the] bill payment information for the customer in the voice mode by the bill payment application.

15. (Amended) The method of claim [12] 1, wherein receiving the selection for one of the touch tone and voice modes of [entering the bill payment information]

communication further comprises receiving a selection for the touch tone mode of [entering the information] communication.

16. (Amended) The method of claim 15, wherein receiving the [bill payment information] selection for the touch tone mode of communication further comprises receiving [the] bill payment information for the customer in the touch tone mode by the bill payment application.

Claim 17 has been canceled without prejudice.

18. (Amended) The method of claim [17] 1, wherein receiving the customer selection of the bill payment [information] option further comprises receiving an election for the recurring bill payment option for the customer by the bill payment application.

Claim 19 has been canceled without prejudice.

20. (Amended) The method of claim [17] 1, wherein receiving the customer selection of the bill payment [information] option further comprises receiving an election for the add or change a payee for bill payment option for the customer by the bill payment application.

Claim 21 has been canceled without prejudice.

22. (Amended) The method of claim [17] 1, wherein receiving the customer selection of the bill payment [information] option further comprises receiving an election for the single bill payment option for the customer by the bill payment application.

23. (Amended) The method of claim [17] 1, wherein receiving the customer selection of the bill payment [information] option further comprises receiving an election for the status, change or cancel bill payment option for the customer by the bill payment application.

Claims 24-29 have been canceled without prejudice.

30. (Amended) The method of claim [28] 1, wherein receiving the [information about the payee] customer selection of the option to designate the payee by entering the payee ID from the customer-specific payee identification list further comprises receiving an ID number for the payee from the customer's payee ID list by the bill payment application.

Claim 32 has been canceled without prejudice.

33. (Amended) The method of claim [32] 1, wherein receiving the [information about the payee] customer selection of the option to designate the payee by selecting the payee from the customer-specific payee identification list spoken by the bill payment application further comprises receiving a selection of the payee for the customer from the spoken payee list by the bill payment application.

34. (Amended) The method of claim 33, wherein receiving the selection of the payee for the customer from the spoken customer-specific payee list further comprise automatically identifying the payee by the bill payment application according to the selection.

35. (Amended) The method of claim [26] 1, wherein receiving the [information about] customer selection of the option to designate the payee from the common payee list provided by the bill payment application further comprises [automatically identifying] receiving a selection of the payee [from the information] for the customer from the common payee list spoken by the bill payment application.

36. (Amended) The method of claim [26] 35, wherein receiving the [information about] selection of the payee for the customer from the spoken common



payee list further comprises automatically [verifying an identification of] identifying the payee by the bill payment application according to the selection.

Claims 37-43 have been canceled without prejudice.

44. (Amended) The method of claim 1, wherein automatically scheduling the bill payment further comprises automatically assigning a payment reference for the scheduled bill payment by [a] the bill payment application.

46. (Amended) The method of claim 1, wherein automatically scheduling the bill payment further comprises automatically summarizing bill payments scheduled for the customer by [a] the bill payment application.

Claims 49-50 have been canceled without prejudice.

51. (Amended) The method of claim [50] 1, wherein rendering the scheduled bill payment by check further comprises combining the scheduled bill payment with at least one additional bill payment in the check.

Claims 52-54 have been canceled without prejudice.

55. (Amended) The method of claim [54] 1, wherein receiving the selection for the status, change or cancel [for the] bill payment option further comprises receiving a selection by the customer from one of a group of selections consisting of status of future bill payments for the customer, change a future bill payment for the customer, and cancel a future bill payment for the customer.

68. (Amended) The method of claim 67, wherein receiving the selection for the change of a recurring bill payment for the customer further comprises automatically handing off the customer to a customer service representative by the bill payment

application for a non-automated verification of the customer's identification by the customer service representative at a telephone..

75. (Amended) A system for bill payment service for a customer, comprising:  
means for receiving identification information for the customer by a retail system application in response to an automatic prompt of the customer by the retail system application;

means for automatically verifying the identification information by the retail system application and handing off the customer and the identification information to a bill payment application;

means for receiving a customer selection of one of a touch tone mode and a voice mode of communication in response to an automatic prompt by the bill payment application;

means for receiving a customer selection a bill payment option from a group of bill payment options consisting of a recurring bill payment option, an add or change payee for bill payment option, a single bill payment option, and a status, change or cancel bill payment option, in response to an automatic prompt by the bill payment application;

means for automatically handing off the customer to a customer service representative by the bill payment application for a non-automated verification of the customer's identification by the customer service representative at a telephone, if the customer selection is received for one of the recurring bill payment option and the add or change payee for bill payment option,

means for receiving a customer selection of an option to designate a payee from one of a customer-specific payee identification list of the customer and a payee list spoken for the customer by the bill payment application, in response to an automatic prompt by the bill payment application;

means for receiving a customer selection of an option to designate the payee by one of entering a payee ID by the customer from the customer-specific payee identification list and selecting the payee from the customer-specific payee identification list spoken by the bill payment application, if the option to designate the payee from the customer-specific payee identification list is received;

means for receiving [information about] a payment amount for at least one bill payment for the customer by the bill payment application in response to an automatic prompt by the bill payment application;

means for receiving a payment date for the bill payment by the bill payment application in response to an automatic prompt by the bill payment application;

means [associated with the receiving means] for automatically scheduling the bill payment by the bill payment application for the customer according to the bill payment information;

means for receiving a confirmation of the payee, the payment amount, and the payment date for the scheduled bill payment by the bill payment application in response to an automatic prompt by the bill payment application; and

means [associated with the scheduling means] for rendering the scheduled bill payment by the bill payment application to a payee for the customer by one of a check and an electronic transfer of funds to the designated payee on the payment date indicated by the customer.

76. (Amended) The system of claim 75, [wherein the receiving means] further [comprises a] comprising the bill payment application running on a server.

77. (Amended) The system of claim 76, [wherein the receiving means] further [comprises a] comprising the retail system application communicating with the [retail banking] bill payment application.

78. (Amended) The system of claim 76, [wherein the receiving means] further [comprises] comprising an input device coupled to the server.

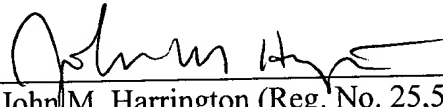
79. (Amended) The [method] system of claim 78, wherein the input device further comprises a telephone.

Claims 80 and 81 have been canceled without prejudice.

**Conclusion**

In view of the foregoing amendment and these remarks, each of the claims remaining in the application is in condition for immediate allowance. Accordingly, the Examiner is requested to reconsider and withdraw the rejection and to pass the application to issue. The Examiner is respectfully invited to telephone the undersigned at (336) 607-7318 to discuss any questions relating to the application.

Respectfully submitted,

  
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